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1636 High Ave
Willow Grove, PA 19090

United States Bankruptcy Court

US BKPT CT PA PHILADEL
900 Market Street, Suite 400
Philadelphia, PA 19107

May 06, 2025

Attn: Consumer Relations Department

This letter is a formal request for the description of the procedures used to determine the accuracy and completeness of the disputed information, including the business name, address, and telephone number of any furnisher of information contacted in connection with this reinvestigation, in compliance with the Fair Credit Reporting Act, Section 611, part B, subsection (iii).

§ 611. Procedure in case of disputed accuracy [15 U.S.C. § 1681j] (6)

(B) Contents. As part of, or in addition to, the notice under subparagraph (A), a consumer-reporting agency shall provide to a consumer in writing before the expiration of the 5-day period referred to in subparagraph (A)

- (i) a statement that the reinvestigation is completed;
- (ii) a consumer report that is based upon the consumer's file as that file is revised as a result of the reinvestigation;
- (iii) a notice that, if requested by the consumer, a description of the procedure used to determine the accuracy and completeness of the information shall be provided to the consumer by the agency, including the business name and address of any furnisher of information contacted in connection with such information and the telephone number of such furnisher, if reasonably available;

I am not looking for a generic response to what you generally do to all accounts, but a specific procedure that you have completed for the accounts specified below.

I am disappointed that you have failed to maintain reasonable procedures to assure complete accuracy in the information you publish and insist that you comply with the law by providing the requested information within the 15 days allowed.

Below are the erroneous accounts that I am requesting verification procedures for:

1. Chapter 13 Bankruptcy - 2411378AMC

- a. The date of termination is also missing
- b. The date of termination is also missing

2. Chapter 13 Bankruptcy - 1910553MDC

- a. The date of termination is also missing
- b. The date of termination is also missing

3. Chapter 13 Bankruptcy - 1812759MDC

- a. The date of termination is also missing
- b. The date of termination is also missing

As already stated, the listed item is inaccurate and incomplete and is a very serious error in reporting.

Please remove the accounts from my credit report as it hasn't been properly verified.

